

## WHAT CAN I DO?

There is a brief list of some things you can do to improve your financial situation.

1. DECIDE TO BE PROSPEROUS AND COMMIT YOURSELF TO PUTTING IN THE NECESSARY EFFORT. I want to emphasise that effort is very important, but it must be in combination with the right attitude and belief system.

2. SAVE FIRST AND SPEND WHAT IS LEFT. Poor people do the opposite. They spend first and figure they will save later. Wealth is largely a

matter of having a plan, and then sticking to it.

3. OBSERVE WEALTHY PEOPLE. Spend some time around someone who is doing well. Find out what the difference is between you and him. Pick out the positive, attractive points. Be objective. Study the qualities and the traits that make him tick. Watch him closely. Examine his attitudes and let these rub off on you.

4. ASK FOR SOME HELP. You may be surprised how much people are prepared to help you when they see that you are serious about helping yourself. Knowing how to ask for help aids our ability to receive.

5. CONSTANTLY RE-AFFIRM TO YOURSELF THAT YOU DESERVE TO BE PROSPEROUS.

6. SPOIL YOURSELF OCCASIONALLY. A part of the process of becoming financially independent is realising that you can afford to spoil yourself. Also, as you enjoy the money you have, you gain incentive to make more.

7. MAKE PLANS AND SET GOALS.

8. CONTINUALLY STRETCH YOUR BELIEF SYSTEM AS TO WHAT IS POSSIBLE FOR YOU TO ACHIEVE. There are hundreds of books and tapes available on personal success. If you get one good idea from a book or tape, then the time and money spent was worth it.

9. ALWAYS CARRY SOME MONEY — FOR THREE REASONS. Firstly, you will feel more prosperous. Secondly you will get used to having money. Thirdly, you will learn to trust yourself with money. Also, you may eliminate fears you have about losing money, which is important for your prosperity.

SOME PEOPLE SAY, "I CAN'T CARRY ANY MONEY OR I'LL SPEND IT!" Well, how can they ever hope to have any money while they don't trust themselves with it?

10. DON'T BLAME YOUR PARENTS, THE WEATHER, THE ECONOMY, THE GOVERNMENT, YOUR JOB, YOUR EDUCATION OR YOUR MOTHER-IN-LAW FOR HOW YOU ARE DOING.

11. ATTACK EVERY CHALLENGE WITH ENTHUSIASM AND COMMITMENT. It is ironic that most wealthy people find that they did not start really making money until they stopped working for it.

12. RECOGNISE THAT POVERTY IS A MENTAL DISEASE. Like any diseases, it is curable for those who believe it can be cured. As with illness, it takes effort, initiative and courage to beat it — and if you give up, you're in trouble!

It is exciting to recognise that nearly all happy and prosperous people have beaten the disease at some time in their life. You can too!